



創興銀行有限公司
Chong Hing Bank Limited
(Incorporated in Hong Kong with limited liability)

REGULATORY DISCLOSURES

As at 30 June 2026

(Unaudited)

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Regulatory disclosures (unaudited)

Introduction

The information contained in this document is for Chong Hing Bank Limited ("the Bank") and its subsidiaries ("the Group") to comply with the Banking (Disclosure) Rules ("the BDR") made under section 60A of the Banking Ordinance. It should be read in conjunction with the Group's consolidated financial statements. The banking disclosures are prepared in accordance with the BDR and disclosure templates issued by the Hong Kong Monetary Authority ("the HKMA"). It has been prepared on a consolidated basis for regulatory purposes which is different from the consolidated basis for accounting purposes. Information regarding subsidiaries that are not included in the consolidation for regulatory purpose is set out in the "Basis of Consolidation section" of the Group's consolidated financial statements.

The approaches used in calculating the Group's regulatory capital and risk-weighted assets are in accordance with the Banking (Capital) Rules. The Group uses the standardised (credit risk) approach to calculate its credit risk. For counterparty credit risk, the Group uses the standardised approach (counterparty credit risk) to calculate its credit risk exposures. For market risk, the Group uses the standardised (market risk) approach to calculate its market risk. For CVA risk, the Group uses reduced basic CVA approach to calculate its CVA risk. For operational risk, the Group uses standardised approach to calculate its operational risk.

A disclosure policy has been put in place for the disclosure of material information (including inside information) relating to the businesses, state of affairs, profit or loss and capital adequacy ratio to the stakeholders and the public in compliance with the disclosure obligations required by the Banking Ordinance, the Securities and Futures Ordinance and other applicable laws, rules and regulations. The banking disclosures are governed by the Group's disclosure policy, which have been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. The banking disclosures are reviewed by independent party in accordance with the Group's disclosure policy.

The Group's Banking Disclosure Statement at 30 June 2026 comprises Pillar 3 information required under the framework of the Basel Committee on Banking Supervision. The disclosures are made in accordance with the latest BDR issued by the HKMA.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates. Prior period disclosures can be found in the Regulatory Disclosures section of our website, www.chbank.com.

Part I : Key prudential ratios, overview of risk management and RWA (unaudited)
KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025
In HK\$'000						
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	35,350,337	35,031,908	34,438,034	34,253,935	34,588,635
2 & 2a	Tier 1	37,671,029	37,352,600	36,758,726	36,573,315	36,905,316
3 & 3a	Total Capital	45,630,212	45,236,746	44,507,490	44,208,752	44,592,460
	RWA (amount)					
4	Total RWA	208,409,812	215,460,076	207,172,889	198,066,841	200,411,831
4a	Total RWA (pre-floor)	208,409,812	215,460,076	207,172,889	198,066,841	200,411,831
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	16.96%	16.26%	16.62%	17.29%	17.26%
5b	CET1 ratio (%) (pre-floor ratio)	16.96%	16.26%	16.62%	17.29%	17.26%
6 & 6a	Tier 1 ratio (%)	18.08%	17.34%	17.74%	18.47%	18.41%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.08%	17.34%	17.74%	18.47%	18.41%
7 & 7a	Total capital ratio (%)	21.89%	21.00%	21.48%	22.32%	22.25%
7b	Total capital ratio (%) (pre-floor ratio)	21.89%	21.00%	21.48%	22.32%	22.25%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical capital buffer requirement (%)	0.306%	0.318%	0.315%	0.319%	0.315%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.806%	2.818%	2.815%	2.819%	2.815%
12	CET1 available after meeting the AI's minimum capital requirements (%)	12.46%	11.76%	12.12%	12.79%	12.76%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	338,677,928	343,067,461	342,176,271	323,983,837	322,382,306
13a	LR exposure measure based on mean values of gross assets of SFTs	341,551,567	339,246,578	338,928,170	324,438,426	324,816,501
14, 14a & 14b	LR (%)	11.12%	10.89%	10.74%	11.29%	11.45%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	11.03%	11.01%	10.85%	11.27%	11.36%
	Liquidity Maintenance Ratio (LMR)					
17a	LMR (%)	69.99%	71.81%	69.68%	66.77%	68.85%
	Core Funding Ratio (CFR)					
20a	CFR (%)	208.62%	199.51%	206.23%	211.81%	202.88%

Part I : Key prudential ratios, overview of risk management and RWA (unaudited)
OV1: Overview of RWA

The following table sets out the RWA by risk types and the corresponding minimum capital requirements (i.e. 8% of RWA), as required by the HKMA.

In HK\$'000		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2026	As at 31 March 2026	As at 30 June 2026
1	Credit risk for non-securitization exposures	192,118,793	194,494,878	15,369,503
2	<i>Of which STC approach</i>	192,118,793	194,494,878	15,369,503
2a	<i>Of which BSC approach</i>	-	-	-
3	<i>Of which foundation IRB approach</i>	-	-	-
4	<i>Of which supervisory slotting criteria approach</i>	-	-	-
5	<i>Of which advanced IRB approach</i>	-	-	-
5a	<i>Of which retail IRB approach</i>	-	-	-
5b	<i>Of which specific risk-weight approach</i>	-	-	-
5c	<i>Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR</i>	-	-	-
6	Counterparty credit risk and default fund contributions	891,069	1,373,233	71,285
7	<i>Of which SA-CCR approach</i>	863,402	965,374	69,072
7a	<i>Of which CEM</i>	-	-	-
8	<i>Of which IMM(CCR) approach</i>	-	-	-
8a	<i>Of which method for group 2b cryptoasset derivative contracts</i>	-	-	-
9	<i>Of which others</i>	27,667	407,859	2,213
10	CVA risk	435,413	492,063	34,833
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	57,996	78,827	4,640
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	140,439	44,371	11,235
17	<i>Of which SEC-IRBA</i>	-	-	-
18	<i>Of which SEC-ERBA (including IAA)</i>	-	-	-
19	<i>Of which SEC-SA</i>	140,439	44,371	11,235
19a	<i>Of which SEC-FBA</i>	-	-	-
20	Market risk	6,041,488	10,198,888	483,319
21	<i>Of which STM approach</i>	6,041,488	10,198,888	483,319
22	<i>Of which IMA</i>	-	-	-
22a	<i>Of which SSTM approach</i>	-	-	-
23	Capital charge for moving exposures between trading book and banking book	Not applicable	Not applicable	Not applicable
24	Operational risk	7,948,250	7,999,588	635,860
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	952,588	952,838	76,207
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	Not applicable	Not applicable	Not applicable
28a	Deduction to RWA	176,224	174,610	14,098
28b	<i>Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital</i>	-	-	-
28c	<i>Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital</i>	176,224	174,610	14,098
29	Total	208,409,812	215,460,076	16,672,784

Total risk-weighted assets (RWA) decreased by HK\$7 billion compared with the previous quarter. The reduction was primarily attributable to declines in non-securitization credit exposures and market risk, which together accounted for HK\$6.5 billion of the decrease. Within credit risk, the most significant contributor was a HK\$2.3 billion reduction in bank exposures. For market risk, the decrease was mainly driven by a reduction in FX option positions.

Part IIA : Composition of regulatory capital (unaudited)
CC1: Composition of regulatory capital
As at 30 June 2026

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
In HK\$'000			
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	21,197,550	(8)
2	Retained earnings	12,774,742	(10)
3	Disclosed reserves	2,860,257	(12)
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	CET1 capital before regulatory deductions	36,832,549	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	567,298	(4)
10	Deferred tax assets (net of associated deferred tax liabilities)	60,777	(3) - (6)
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	35,730	(2) - (7)
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	818,407	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	320,407	(11) + (13)
26b	Regulatory reserve for general banking risks	498,000	(14)
26c	Securitization exposures specified in a notice given by the Monetary Authority	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	1,482,212	
29	CET1 capital	35,350,337	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	2,320,692	(9)
31	of which: classified as equity under applicable accounting standards	2,320,692	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	AT1 capital before regulatory deductions	2,320,692	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	2,320,692	
45	Tier 1 capital (T1 = CET1 + AT1)	37,671,029	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	6,369,072	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	

Part IIA : Composition of regulatory capital (unaudited)
CC1: Composition of regulatory capital
As at 30 June 2026

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
In HK\$'000			
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	1,445,928	-(1) + (14)
51	Tier 2 capital before regulatory deductions	7,815,000	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	-144,183	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	-144,183	- [(11) + (13)] x 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	Total regulatory adjustments to Tier 2 capital	-144,183	
58	Tier 2 capital (T2)	7,959,183	
59	Total regulatory capital (TC = T1 + T2)	45,630,212	
60	Total RWA	208,409,812	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	16.96%	
62	Tier 1 capital ratio	18.08%	
63	Total capital ratio	21.89%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.806%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.306%	
67	of which: higher loss absorbency requirement	0.000%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	12.46%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	451,969	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	381,035	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	1,445,928	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	2,426,681	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

Part IIA : Composition of regulatory capital (unaudited)

CC1: Composition of regulatory capital

As at 30 June 2026

Notes to the template:

In HK\$'000

Row No.	Description	Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	567,298	567,298
	Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
10	Deferred tax assets (net of associated deferred tax liabilities)	60,777	-
	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
	Explanation For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
	Explanation For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
	Explanation For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	-
	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non-capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
Remarks:			
The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.			

Part IIA : Composition of regulatory capital (unaudited)

CC2: Reconciliation of regulatory capital to balance sheet

	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
In HK\$'000	As at 30 June 2026	As at 30 June 2026	
Assets			
Cash and balances and placements with banks	32,706,394	32,702,048	
Derivative financial instruments	1,588,074	1,588,074	
Investments in securities	106,939,306	106,889,808	
Advances and other accounts	178,531,698	178,310,827	
of which: Impairment allowances eligible for inclusion in Tier 2 capital	-	(947,928)	(1)
of which: Defined benefit pension fund net assets	-	42,220	(2)
Tax recoverable	11,332	10,000	
Investments in subsidiaries	-	359,135	
Amounts due from subsidiaries	-	7,764	
Interests in associates	661,334	20,000	
Investment properties	215,227	215,227	
Property and equipment	927,735	925,032	
Deferred tax assets	144,629	144,629	(3)
Intangible assets	606,904	567,298	(4)
of which: Internally developed software	-	553,208	
Total assets	322,332,633	321,739,842	
Liabilities			
Deposits and balances with banks and other financial institutions	7,046,036	7,046,036	
Deposits from customers	254,885,463	254,885,463	
Amounts due to subsidiaries	-	1,317,861	
Derivative financial instruments	1,246,419	1,246,419	
Other accounts and accruals	4,857,300	4,568,235	
Current tax liabilities	151,321	137,782	
Certificates of deposit	6,977,487	6,977,487	
Loan capital	6,369,072	6,369,072	
of which: Portion eligible for Tier 2 capital subject to phase out arrangement	-	-	(5)
Deferred tax liabilities	41,407	38,246	
of which: Deferred tax net of deferred tax liabilities	-	86,232	(6)
of which: Deferred tax liabilities related to defined benefit pension fund	-	6,490	(7)
Total liabilities	281,574,505	282,586,601	
Equity attributable to owners of the Bank			
Share capital	21,197,550	21,197,550	(8)
Additional equity instruments	2,320,692	2,320,692	(9)
Reserves	17,239,886	15,634,999	
of which: Retained profits	-	12,774,742	(10)
of which: Cumulative fair value gains arising from revaluation of investment properties	-	7,523	(11)
of which: Disclosed reserves	-	2,860,257	(12)
of which: Land and building revaluation reserve	-	312,884	(13)
of which: Regulatory reserve	-	498,000	(14)
Total equity	40,758,128	39,153,241	
Total liabilities and equity	322,332,633	321,739,842	

As at 30 June 2026

	Ordinary shares	RMB2,133 million 3.9% Undated Non-Cumulative Subordinated Additional Tier 1 Capital Securities (the “Perpetual Capital Securities”)	USD224 million 4.9% Tier 2 Subordinated Notes due 2032	RMB1,500 million 4.20% Tier 2 Capital Bonds due 2033	RMB2,500 million 2.93% Tier 2 Capital Bonds due 2034
1 Issuer	Chong Hing Bank Limited	Chong Hing Bank Limited	Chong Hing Bank Limited	Chong Hing Bank Limited	Chong Hing Bank Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	ISIN Code: HK0001193108 Common Code: 3184B4970 CMU Instrument Number: LCHBFN25004	ISIN: XS2487038650	Product code in the PRC: 232380063	Product code in the PRC: 252480005
3 Governing law(s) of the instrument	Hong Kong law	Hong Kong law	Hong Kong law	PRC law (except that the subordination provisions shall be governed by Hong Kong law)	PRC law (except that the subordination provisions shall be governed by Hong Kong law)
4 <i>Regulatory treatment</i>					
5 Transitional Basel III rules [#]	NA	NA	NA	NA	NA
6 Post-transitional Basel III rules ⁺	Common Equity Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2
7 Eligible at solo*/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
8 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Undated non-Cumulative Subordinated Perpetual Capital Securities	Other Tier 2 instruments	Other Tier 2 instruments	Other Tier 2 instruments
9 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	(HKD million) 21,197.6	(HKD million) 2,320.7	(HKD million) 1,755.8	(HKD million) 1,729.4	(HKD million) 2,883.9
10 Par value of instrument	NA	RMB2,133 million	The subordinated notes with total face value of USD 224 million issued in registered form in denominations of USD250,000 each and integral multiples of USD1,000 in excess thereof	The subordinated bonds with total face value of RMB1,500 million and the subscription amount and the trading amount of the subordinated bonds shall be in denominations of RMB2,000,000 and integral multiples of RMB100 in excess thereof	The subordinated bonds with total face value of RMB2,500 million and the subscription amount and the trading amount of the subordinated bonds shall be in denominations of RMB2,000,000 and integral multiples of RMB100 in excess thereof
11 Accounting classification	Shareholders' equity	Equity instruments	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
12 Original date of issuance	Various	23 September 2025	27 July 2022	28 September 2023	11 June 2024
13 Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated
14 Original maturity date	No maturity	No maturity	27 July 2032	28 September 2033	11 June 2034
15 Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
16 Optional call date, contingent call dates and redemption amount	NA	First call date: 23 September 2030 Included redemption event for taxation and tax deductibility reasons, and redemption event for regulatory reasons in respect of Perpetual Capital Securities Redemption in whole at 100% of the principal amount	The bank may redeem all, but not some only, of the Notes then outstanding on 27 July 2027, at their outstanding principal amount together with interest accrued to (but excluding) the date of redemption, subject to adjustments following the occurrence of a Non-Viability Event and prior written consent of the Hong Kong Monetary Authority. The notes will be redeemable at the option of the Bank in whole but not in part, at a redemption price equal to their principal amount together with interest accrued to (but excluding) the date fixed for redemption, upon the occurrence of a Capital Event (Regulatory Redemption), a Tax Deduction Event (Tax Deduction Redemption) or upon the occurrence of certain changes in taxation in Hong Kong requiring the payment of additional amounts (Tax Redemption), in each case, subject to adjustments following the occurrence of a Non-Viability Event. Tax Redemption, Tax Deduction Redemption and Regulatory Redemption are all subject to prior written consent of the Hong Kong Monetary Authority.	The Bank is entitled to a one-time redemption right of the Bonds at the Bank's option. The Bank may redeem the Bonds then outstanding in part or in whole on 28 September 2028, at their outstanding principal amount together with interest accrued to (but excluding) the date of redemption, subject to adjustments following the occurrence of a Non-Viability Event and prior written consent of the Hong Kong Monetary Authority. The Bonds will be redeemable at the option of the Bank in whole but not in part, at a redemption price equal to their principal amount together with interest accrued to (but excluding) the date fixed for redemption, upon the occurrence of a Regulatory Change Event (Regulatory Redemption), or upon the occurrence of certain changes in taxation in Hong Kong requiring the payment of additional amounts (Tax Redemption), in each case, subject to adjustments following the occurrence of a Non-Viability Event. Tax Redemption and Regulatory Redemption are all subject to prior written consent of the Hong Kong Monetary Authority.	The Bank is entitled to a one-time redemption right of the Bonds at the Bank's option. The Bank may redeem the Bonds then outstanding in part or in whole on 11 June 2029, at their outstanding principal amount together with interest accrued to (but excluding) the date of redemption, subject to adjustments following the occurrence of a Non-Viability Event and prior written consent of the Hong Kong Monetary Authority. The Bonds will be redeemable at the option of the Bank in whole but not in part, at a redemption price equal to their principal amount together with interest accrued to (but excluding) the date fixed for redemption, upon the occurrence of a Regulatory Change Event (Regulatory Redemption), or upon the occurrence of certain changes in taxation in Hong Kong requiring the payment of additional amounts (Tax Redemption), in each case, subject to adjustments following the occurrence of a Non-Viability Event. Tax Redemption and Regulatory Redemption are all subject to prior written consent of the Hong Kong Monetary Authority.
17 Subsequent call dates, if applicable	NA	Any distribution payment date after the first call date	NA	NA	NA
18 <i>Coupons / dividends</i>					
19 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed
20 Coupon rate and any related index	The final dividend is proposed by the board of directors of the Bank and is subject to approval by the shareholders of the Bank in the annual general meeting. The interim dividend is declared by the board of directors of the Bank.	Year 1-5: 3.90% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year PRC Sovereign Bond Rate (determined as set out in the pricing supplement) plus a fixed spread of 2.311%	At a fixed rate of 4.9% per annum until 27 July 2027. At a Reset Interest Rate from 27 July 2027 to (but excluding) 27 July 2032 (the “Maturity Date”)	At a fixed rate of 4.2% per annum.	At a fixed rate of 2.93% per annum.
21 Existence of a dividend stopper	No	Yes	No	No	No
22 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
23 Existence of step up or other incentive to redeem	No	No	No	No	No
24 Noncumulative or cumulative	Noncumulative	Non-cumulative	Cumulative	Cumulative	Cumulative
25 Convertible or non-convertible	Non-convertible	(Note 1): The terms and conditions of the Perpetual Capital Securities contain a provision that the holder of the instrument acknowledges and agrees to be bound by the exercise of powers under the Financial Institutions (Resolution) Ordinance (Cap. 628).	Convertible	Convertible (Note 1)	Convertible (Note 1)
26 If convertible, conversion trigger (s)	NA	Non-convertible (Note 1)	Each Noteholder shall be subject to having the Notes being written off, cancelled, converted or modified, or to having the form of the Notes changed, in the exercise of any Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority without prior notice which may include (without limitation) the conversion of all or a part of the principal amount of, or interest on, the Bonds into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Bonds. (Note 1): The conversion details as set out in items 23 to 29 shall be subject to the exercise of any Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority.	Each Bondholder shall be subject to having the Bonds being written off, cancelled, converted or modified, or to having the form of the Bonds changed, in the exercise of any Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority without prior notice which may include (without limitation) the conversion of all or a part of the principal amount of, or interest on, the Bonds into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Bonds. (Note 1): The conversion details as set out in items 23 to 29 shall be subject to the exercise of any Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority.	Each Bondholder shall be subject to having the Bonds being written off, cancelled, converted or modified, or to having the form of the Bonds changed, in the exercise of any Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority without prior notice which may include (without limitation) the conversion of all or a part of the principal amount of, or interest on, the Bonds into shares or other securities or other obligations of the Issuer or another person (and the issue to or conferral on the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Bonds. (Note 1): The conversion details as set out in items 23 to 29 shall be subject to the exercise of any Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority.
27 If convertible, fully or partially	NA	N/A (Note 1)	Full or partial	Full or partial	Full or partial
28 If convertible, conversion rate	NA	N/A (Note 1)	NA	Note 1	Note 1
29 If convertible, mandatory or optional conversion	NA	N/A (Note 1)	Mandatory	Mandatory (Note 1)	Mandatory (Note 1)
30 If convertible, specify instrument type convertible into	NA	N/A (Note 1)	Shares or other securities or other obligations	Shares or other securities or other obligations (Note 1)	Shares or other securities or other obligations (Note 1)
31 If convertible, specify issuer of instrument it converts into	NA	N/A (Note 1)	Chong Hing Bank Limited or another person	Chong Hing Bank Limited or another person (Note 1)	Chong Hing Bank Limited or another person (Note 1)
32 Write-down feature	No	Yes (Note 1)	Yes	Yes	Yes
33 If write-down, write-down trigger(s)	NA	If a Non-Viability Event occurs and is continuing, the Bank shall, upon or prior to the provision of a Non-Viability Event Notice irrevocably (without the need for the consent of the Trustee or the Securityholders) reduce the then outstanding principal amount of, and cancel any accrued but unpaid Distribution in respect of, each Perpetual Capital Security (in each case in whole or in part) by an amount equal to the Non-Viability Event Write-off Amount per Perpetual Capital Security. “Non-Viability Event” means the earlier of: (i) the Hong Kong Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; and (ii) the Monetary Authority notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.	If a Non-Viability Event occurs and is continuing, the Bank shall, upon the provision of a Non-Viability Event Notice, irrevocably reduce the then principal amount of, and cancel any accrued but unpaid interest in respect of, each Note (in each case in whole or in part) by an amount equal to the Non-Viability Event Write-off Amount per Note. “Non-Viability Event” means the earlier of: (i) the Hong Kong Monetary Authority notifying the Bank in writing that the Hong Kong Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; or (ii) the Hong Kong Monetary Authority notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.	If a Non-Viability Event occurs and is continuing, the Bank shall, upon or prior to the provision of a Non-Viability Event Notice and following or concurrently with the Write-off of the aggregate principal amount of all Subordinated Capital Instruments which constitute Junior Obligations of the Issuer (which for the avoidance of doubt includes all Additional Tier 1 Capital Instruments) in accordance with the terms thereof, irrevocably (without the need for the consent of the Bondholders) reduce the then outstanding principal amount of, and cancel any accrued but unpaid interest in respect of, each Bond (in each case in whole or in part) by an amount equal to the Non-Viability Event Write-off Amount per Bond. “Non-Viability Event” means the earlier of: (i) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; and (ii) the Monetary Authority notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.	If a Non-Viability Event occurs and is continuing, the Bank shall, upon or prior to the provision of a Non-Viability Event Notice and following or concurrently with the Write-off of the aggregate principal amount of all Subordinated Capital Instruments which constitute Junior Obligations of the Issuer (which for the avoidance of doubt includes all Additional Tier 1 Capital Instruments) in accordance with the terms thereof, irrevocably (without the need for the consent of the Bondholders) reduce the then outstanding principal amount of, and cancel any accrued but unpaid interest in respect of, each Bond (in each case in whole or in part) by an amount equal to the Non-Viability Event Write-off Amount per Bond. “Non-Viability Event” means the earlier of: (i) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a Write-off or conversion is necessary, without which the Bank would become non-viable; and (ii) the Monetary Authority notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable.
34 If write-down, full or partial	NA	Full or partial	Full or partial	Full or partial	Full or partial
35 If write-down, permanent or temporary	NA	Permanent	Permanent	Permanent	Permanent
36 If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA
37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated to additional tier 1 capital securities	Ranking subordinate and junior in right of payment to, and of all claims of (i) all unsubordinated creditors; (ii) any holders of Tier 2 Capital Instruments; and (iii) holders of other subordinated instruments ranking senior to the Perpetual Capital Securities by operation of law or contract.	In the event of a winding-up, the rights of the Noteholders to payment of principal and interest on the Notes, and any other obligations in respect of the Notes, shall rank: (a) Subordinate and junior in right of payment to, and of all claims of, (i) all unsubordinated creditors of the Bank (including depositors), and (ii) all other Non-Preferred Creditors of the Bank whose claims are stated to rank senior to the Notes or rank senior to the Notes by operations of law or contract; (b) Pari passu in right of payment to and of all claims of the holders of Parity Obligations; and (c) Senior in right of payment to and of all claims of, (i) the holders of any other instrument or other obligation issued, entered into, or guaranteed by the Bank that ranks or is expressed to rank junior to the Notes by operation of law or contract but senior to the holders of Junior Obligations, and (ii) the holders of Junior Obligations.	In the event of a Winding-Up of the Issuer, the rights and the claims of the Bondholders to payment of principal and interest on the Bonds shall rank (i) Junior in right of payment to, and of all claims of, all unsubordinated creditors of the Issuer (including its depositors and general creditors) and all other Subordinated Creditors of the Issuer whose claims are expressed to rank senior to the Bonds or rank senior to the Bonds by operation of law or contract; (ii) pari passu in right of payment to, and of all claims of, the holders of Parity Obligations; and (iii) senior in right of payment to, and of all claims of, the holders of Tier 1 Capital Instruments and the holders of other Junior Obligations, in each case, present and future.	In the event of a Winding-Up of the Issuer, the rights and the claims of the Bondholders to payment of principal and interest on the Bonds shall rank (i) Junior in right of payment to, and of all claims of, all unsubordinated creditors of the Issuer (including its depositors and general creditors) and all other Subordinated Creditors of the Issuer whose claims are expressed to rank senior to the Bonds or rank senior to the Bonds by operation of law or contract; (ii) pari passu in right of payment to, and of all claims of, the holders of Parity Obligations; and (iii) senior in right of payment to, and of all claims of, the holders of Tier 1 Capital Instruments and the holders of other Junior Obligations, in each case, present and future.
38 Non-compliant transitioned features	NA	NA	NA	NA	NA
39 If yes, specify non-compliant features	NA	NA	NA	NA	NA

Footnote:
[#] Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
⁺ Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
^{*} Include solo-consolidated

Part IIB : Macroprudential supervisory measures (unaudited)

CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

Geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures with a non-zero applicable JCCyB ratio

In HK\$'000		As at 30 June 2026			
		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	0.500%	101,573,323		
2	United Kingdom	2.000%	690,514		
3	Ireland	1.500%	960,205		
4	Australia	1.000%	262		
5	Saudi Arabia	1.000%	314,812		
6	Belgium	1.000%	3,252		
	Sum		103,542,368		
	Total		176,256,342	0.306%	637,734

The jurisdiction in which the Group has private sector credit exposure is determined on an "ultimate risk basis". Exposures are allocated to the jurisdiction where the risk ultimately lies, defined as the location where the "ultimate obligor" resides.

Part IIC : Leverage ratio (unaudited)
LR1: Summary comparison of accounting assets against leverage ratio exposure measure

In HK\$'000		(a)
		As at 30 June 2026
	Item	Value under the LR framework
1	Total consolidated assets as per published financial statements	322,332,633
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-592,791
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	2,042,969
9	Adjustment for SFTs (i.e. repos and similar secured lending)	3,483
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	16,407,000
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	-117,038
12	Other adjustments	-1,398,328
13	Leverage ratio exposure measure	338,677,928

Difference between the total balance sheet assets (net of on-balance sheet derivative exposures and securities financing transaction exposures) as reported in published financial statements and on-balance sheets exposures as stated in LR2 was due to investments in entities that are consolidated for accounting purpose but outside the scope of regulatory consolidation.

Part IIC : Leverage ratio (unaudited)
LR2: Leverage ratio

		(a)	(b)
		As at 30 June 2026	As at 31 March 2026
In HK\$'000			
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	321,162,390	319,711,456
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-380,120	-313,246
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	-2,423,620	-2,255,988
6	Less: Asset amounts deducted in determining Tier 1 capital	-1,482,212	-1,350,269
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	316,876,438	315,791,953
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	320,456	326,364
9	Add-on amounts for PFE associated with all derivative contracts	3,690,707	3,541,304
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts	4,011,163	3,867,668
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting	1,496,882	9,189,673
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	3,483	211,704
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	1,500,365	9,401,377
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	95,426,046	88,591,097
20	Less: Adjustments for conversion to credit equivalent amounts	-79,019,046	-74,471,127
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-117,038	-113,507
22	Off-balance sheet items (sum of rows 19 to 21)	16,289,962	14,006,463
Capital and total exposures			
23	Tier 1 capital	37,671,029	37,352,600
24	Total exposures (sum of rows 7, 13, 18 and 22)	338,677,928	343,067,461
Leverage ratio			
25&25a	Leverage ratio	11.12%	10.89%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	4,370,521	5,368,790
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,496,882	9,189,673
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	341,551,567	339,246,578
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	11.03%	11.01%

Part III : Credit risk for non-securitization exposures (unaudited)
CR1: Credit quality of exposures

		As at 30 June 2026							
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)	
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions			
In HK\$'000									
1	Loans	3,472,091	205,845,181	2,413,610	1,519,433	894,178	-	206,903,662	
2	Debt securities	-	104,990,749	129,006	-	129,006	-	104,861,743	
3	Off-balance sheet exposures	191,388	15,915,138	116,237	70,418	45,819	-	15,990,289	
4	Total	3,663,479	326,751,068	2,658,853	1,589,851	1,069,003	-	327,755,694	

The Group identifies the exposures as "default" if the exposure

- is classified as Substandard, Doubtful or Loss, or
- is past due for more than 90 days, or
- has been rescheduled, or
- is identified as forbearance.

Loans included balances with banks, loans and advances to customers and balances with central banks.

Off-balance sheet exposures included direct credit substitutes, transaction-related contingencies, trade-related contingencies, forward asset purchases and irrevocable loans commitment.

Part III : Credit risk for non-securitization exposures (unaudited)

CR2: Changes in defaulted loans and debt securities

In HK\$'000		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2025)	3,699,420
2	Loans and debt securities that have defaulted since the last reporting period	312,366
3	Returned to non-defaulted status	(17,399)
4	Amounts written off	(458,953)
5	Other changes	(63,343)
6	Defaulted loans and debt securities at end of the current reporting period (30 June 2026)	3,472,091

Part III : Credit risk for non-securitization exposures (unaudited)
CR3: Overview of recognized credit risk mitigation

		As at 30 June 2026				
		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
In HK\$'000						
1	Loans	202,112,480	4,791,182	4,027,172	764,010	-
2	Debt securities	104,861,743	-	-	-	-
3	Total	306,974,223	4,791,182	4,027,172	764,010	-
4	Of which defaulted	1,778,423	174,235	170,851	3,384	-

Part III : Credit risk for non-securitization exposures (unaudited)

CR4: Credit risk exposures and effects of recognized credit risk mitigation - for STC approach

As at 30 June 2026						
In HK\$'000	(a)	(b)	(c)	(d)	(e)	(f)
	Exposures pre-CCF and pre-CRM	Exposures post-CCF and post-CRM	RWA and RWA density			
Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereign exposures	39,663,922	-	39,663,922	-	7,095	0.02%
2 Public sector entity exposures	7,080,721	3,249,610	7,841,347	429,961	1,412,772	17.08%
3 Multilateral development bank exposures	-	-	-	-	-	0.00%
3a Unspecified multilateral body exposures	-	-	-	-	-	0.00%
4 Bank exposures	66,331,097	296,951	66,331,097	296,951	15,837,771	23.77%
4a Qualifying non-bank financial institution exposures	19,022,920	11,819,395	19,022,920	1,181,940	9,021,074	44.65%
5 Eligible covered bond exposures	-	-	-	-	-	0.00%
6 General corporate exposures	109,593,966	72,130,192	106,485,887	11,007,487	113,123,985	96.28%
6a Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	-	-	-	0.00%
6b Specialized lending	159,214	320,320	159,214	128,128	287,342	100.00%
7 Equity exposures	451,969	-	451,969	-	1,129,921	250.00%
7a Significant capital investments in commercial entities	-	-	-	-	-	0.00%
7b Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	0.00%
7c Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	0.00%
8 Retail exposures	3,164,252	2,294,179	2,996,261	230,654	2,842,521	88.09%
8a Exposures arising from IPO financing	-	-	-	-	-	0.00%
9 Real estate exposures	53,654,326	4,847,544	52,142,598	853,642	43,107,257	81.34%
9a Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	16,269,570	-	15,550,079	-	4,266,562	27.44%
9b Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	271,952	-	271,952	-	107,925	39.69%
9c Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	1,939,227	-	1,938,852	-	1,249,058	64.42%
9d Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	6,179,804	81,101	6,179,804	32,440	4,466,238	71.89%
9e Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	16,853,772	2,886,284	16,747,125	355,821	16,155,921	94.46%
9f Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	6,516,648	717,960	6,505,954	103,482	9,914,154	150.00%
9g Of which: land acquisition, development and construction exposures	5,623,353	1,162,200	4,948,832	361,899	6,947,399	130.82%
10 Defaulted exposures	2,393,191	467,855	2,393,191	141,441	3,712,082	146.45%
11 Other exposures	12,930,742	-	12,930,742	-	1,456,668	11.27%
11a Cash and gold	329,842	-	4,357,014	2,136,796	180,305	2.78%
11b Items in the process of clearing or settlement	42,637	-	42,637	-	-	0.00%
12 Total	314,818,799	95,426,046	314,818,799	16,407,000	192,118,793	58.00%

Part III : Credit risk for non-securitization exposures (unaudited)

CR5: Credit risk exposures by exposure classes and by risk weights - for STC approach

As at 30 June 2026

In HK\$'000

	0%	20%	50%	100%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
1 Sovereign exposures	39,628,447	35,475	-	-	-	-	39,663,922

In HK\$'000

	0%	20%	50%	100%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
2 Public sector entity exposures	1,207,451	7,063,857	-	-	-	-	8,271,308

In HK\$'000

	0%	20%	30%	50%	100%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
3 Multilateral development bank exposures	-	-	-	-	-	-	-	-

In HK\$'000

	20%	30%	50%	100%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
3a Unspecified multilateral body exposures	-	-	-	-	-	-	-

In HK\$'000

	20%	30%	40%	50%	75%	100%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
4 Bank exposures	48,210,132	14,275,619	1,599,002	2,541,486	-	-	1,809	-	66,628,048

In HK\$'000

	20%	30%	40%	50%	75%	100%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
4a Qualifying non-bank financial institution exposures	2,600,607	3,597,352	8,952,124	924,885	3,005,748	1,124,144	-	-	20,204,860

In HK\$'000

	10%	15%	20%	25%	35%	50%	100%	Others	Total credit risk exposures amount (post CCF and post CRM)
5 Eligible covered bond exposures	-	-	-	-	-	-	-	-	-

Part III : Credit risk for non-securitization exposures (unaudited)

CR5: Credit risk exposures by exposure classes and by risk weights - for STC approach

As at 30 June 2026

In HK\$'000

		20%	30%	50%	65%	75%	85%	100%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
6	General corporate exposures	-	-	899,874	-	14,986,235	2,076,132	99,254,081	277,052	-	117,493,374
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	-	-	-	-	-	-	-	-

In HK\$'000

		20%	50%	75%	80%	100%	130%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
6b	Specialized lending	-	-	-	-	287,342	-	-	-	287,342

In HK\$'000

		100%	250%	400%	Others	Total credit risk exposures amount (post CCF and post CRM)
7	Equity exposures	-	451,969	-	-	451,969

In HK\$'000

		250%	400%	1250%	Others	Total credit risk exposures amount (post CCF and post CRM)
7a	Significant capital investments in commercial entities	-	-	-	-	-

In HK\$'000

		150%	250%	400%	Others	Total credit risk exposures amount (post CCF and post CRM)
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-

In HK\$'000

		150%	Others	Total credit risk exposures amount (post CCF and post CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-

In HK\$'000

		45%	75%	100%	Others	Total credit risk exposures amount (post CCF and post CRM)
8	Retail exposures	139,741	1,230,144	1,857,030	-	3,226,915

In HK\$'000

		0%	Others	Total credit risk exposures amount (post CCF and post CRM)
8a	Exposures arising from IPO financing	-	-	-

Part III : Credit risk for non-securitization exposures (unaudited)
CR5: Credit risk exposures by exposure classes and by risk weights - for STC approach

As at 30 June 2026

In HK\$'000																				
	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Total credit risk exposures amount (post CCF and post CRM)
9 Real estate exposures	-	6,578,018	2,355,772	4,604,549	967	1,379,449	11,085	523,087	1,590,206	-	6,016,098	1,222,099	4,635,821	475,129	13,631,466	33,121	56,602	9,882,771	-	52,996,240
9a Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	6,578,018	2,355,772	4,375,956	-	1,379,449	2,212	523,087	-	-	335,585	-	-	-	-	-	-	-	-	15,550,079
9b Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9c Of which: loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9d Of which: loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9e Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	228,593	967	-	8,873	-	398	-	-	-	-	-	-	33,121	-	-	-	271,952
9f Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-	-	-	1,589,808	-	-	89,009	210,790	-	49,245	-	-	-	-	1,938,852
9g Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9h Of which: loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9i Of which: loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9j Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-	-	-	-	-	5,680,513	-	-	475,129	-	-	56,602	-	-	6,212,244
9k Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-	-	-	-	-	-	1,133,090	4,425,031	-	11,544,825	-	-	-	-	17,102,946
9l Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9m Of which: loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9n Of which: loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9o Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,609,436	-	6,609,436
9p Of which: land acquisition, development and construction exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,037,396	-	-	3,273,335	-	5,310,731

In HK\$'000					Total credit risk exposures amount (post CCF and post CRM)
	50%	100%	150%	Others	
10 Defaulted exposures	-	170,935	2,360,313	3,384	2,534,632

In HK\$'000					Total credit risk exposures amount (post CCF and post CRM)
	100%	1250%	Others		
11 Other exposures	1,456,668	-	11,474,074		12,930,742

In HK\$'000					Total credit risk exposures amount (post CCF and post CRM)
	0%	100%	Others		
11a Cash and gold	5,592,284	-	901,526		6,493,810

In HK\$'000					Total credit risk exposures amount (post CCF and post CRM)
	0%	20%	Others		
11b Items in the process of clearing or settlement	42,637	-	-		42,637

Part III : Credit risk for non-securitization exposures (unaudited)

CR5: Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures (STC version)

In HK\$'000		As at 30 June 2026			
		(a)	(b)	(c)	(d)
	Risk Weight	On-balance sheet amount	Off-balance sheet exposure (pre-CCF)	Weighted average CCF *	Exposure (post-CCF and post-CRM) #
1	Less than 40%	140,715,467	4,239,441	18.78%	148,172,149
2	40-70%	24,624,432	3,854,888	10.63%	24,577,038
3	75%	18,788,838	12,362,012	13.67%	20,444,225
4	80%	-	-	0.00%	-
5	85%	6,866,459	3,479,540	12.44%	6,711,953
6	90- 100%	110,777,699	68,899,426	17.96%	118,256,796
7	105-130%	89,724	-	0.00%	89,724
8	150%	12,504,211	2,590,739	27.18%	12,521,945
9	250%	451,969	-	0.00%	451,969
10	400%	-	-	0.00%	-
11	1250%	-	-	0.00%	-
12	Total	314,818,799	95,426,046	17.19%	331,225,799

* Weighting is based on off-balance sheet exposure (pre-CCF).

On-balance sheet and off-balance sheet exposures (post-CCF and post-CRM) are calculated by applying provisioning, credit risk mitigation measures and then CCFs (applicable to off-balance sheet exposures only).

Part IV : Counterparty credit risk (unaudited)

CCR1: Analysis of counterparty credit risk exposures (other than those to CCPs) by approaches

		As at 30 June 2026					
		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
In HK\$'000							
1	SA-CCR (for derivative contracts)	262,346	1,273,262		1.4	2,149,851	863,402
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					1,496,882	1,293
4	Comprehensive Approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						864,695

Part IV : Counterparty credit risk (unaudited)

CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights - for STC approach

In HK\$'000		As at 30 June 2026											
		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
Risk Weight Exposure class		0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	1,490,426	-	725,857	895,924	-	103,948	-	-	-	-	-	3,216,155
6	Qualifying non-bank financial institution exposures	-	-	1,692	-	50,754	-	-	-	73,227	-	-	125,673
7	General corporate exposures	-	-	-	-	-	-	-	-	266,770	-	-	266,770
8	Retail exposures	-	-	-	-	-	-	-	-	38,135	-	-	38,135
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	1,490,426	-	727,549	895,924	50,754	103,948	-	-	378,132	-	-	3,646,733

Part IV : Counterparty credit risk (unaudited)

CCR5: Composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)

	As at 30 June 2026					
	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
In HK\$'000						
Cash - domestic currency		22,485	-	-	-	-
Cash - other currencies	-	515,642	-	1,150,098	1,490,909	7,096
Bank bonds	-	-	-	-	-	1,496,882
Total	-	538,127	-	1,150,098	1,490,909	1,503,978

Part IV : Counterparty credit risk (unaudited)
CCR6: Credit-related derivatives contracts

In HK\$'000	As at 30 June 2026	
	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

Part IV : Counterparty credit risk (unaudited)
CCR8: Exposures to CCPs

In HK\$'000		As at 30 June 2026	
		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		26,374
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	1,318,689	26,374
3	(i) OTC derivative transactions	1,318,689	26,374
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

Part IVA : Credit valuation adjustment risk (unaudited)
CVAA : Qualitative disclosures related to CVA risk

The Bank measures its CVA risk in accordance with the regulatory requirements stipulated in HKMA SPM MR-2 and adopts the Reduced Basic Approach to calculate the CVA capital charge. All products and counterparties generating counterparty credit risk are captured in CVA calculations.

CVA1: CVA risk under reduced basic CVA approach

In HK\$'000		As at 30 June 2026	
		(a)	(a)
		Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	101,747	
2	Aggregation of idiosyncratic components of CVA risk	19,447	
3	Total		34,833

Part V: Securitization exposures (unaudited)
SEC1: Securitization exposures in banking book

In HK\$'000		As at 30 June 2026								
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		Acting as originator (excluding sponsor)			Acting as sponsor			Acting as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which:	-	-	-	-	-	-	285,931	-	285,931
2	residential mortgage	-	-	-	-	-	-	-	-	-
3	credit card	-	-	-	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-	285,931	-	285,931
5	re-securitization exposures	-	-	-	-	-	-	-	-	-
6	Wholesale (total) – of which:	-	-	-	-	-	-	-	-	-
7	loans to corporates	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-
11	re-securitization exposures	-	-	-	-	-	-	-	-	-

Part V: Securitization exposures (unaudited)
SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

In HK\$'000		As at 30 June 2026																
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA
1	Total exposures	69,301	-	216,630	-	-	-	-	285,931	-	-	-	140,439	-	-	-	11,235	-
2	Traditional securitization	69,301	-	216,630	-	-	-	-	285,931	-	-	-	140,439	-	-	-	11,235	-
3	Of which securitization	69,301	-	216,630	-	-	-	-	285,931	-	-	-	140,439	-	-	-	11,235	-
4	Of which retail	69,301	-	216,630	-	-	-	-	285,931	-	-	-	140,439	-	-	-	11,235	-
5	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Part VI : Market risk (unaudited)

MR1: Market risk under STM approach

		As at 30 June 2026
		(a)
In HK\$'000		Market risk capital charges under STM approach
1	General interest rate risk	40,804
2	Equity risk	-
3	Commodity risk	867
4	Foreign exchange risk	415,075
5	Credit spread risk (non-securitization)	26,573
6	Credit spread risk (securitization: non-correlation trading portfolio ("CTP"))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge ("SA-DRC") (non-securitization)	-
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	-
12	Total	483,319

Part XI: Asset encumbrance (unaudited)

ENC: Asset encumbrance

		As at 30 June 2026		
		(a)	(c)	(d)
In HK\$'000		Encumbered assets	Unencumbered assets	Total
1	Balances and placements with banks	-	32,702,048	32,702,048
2	Advances and other accounts	5,024,068	173,286,759	178,310,827
3	Investment securities	1,496,882	105,392,926	106,889,808
4	Others	154,629	3,682,530	3,837,159
5	Total	6,675,579	315,064,263	321,739,842

Regulatory Disclosures
Abbreviations

Abbreviations

AI
AT1
BDR
BI
CCF
CCP
CCR
CCyB
CEM
CET1
CFR
CIS
CRM
CVA
EAD
ENC
ECL
EPE
FVOCI
HKMA
IAA
ILM
IMM(CCR)
IMM
IRB
LMR
LR
OTC
PFE
PSE
RW
RWA
SA-CCR
SEC-ERBA
SEC-FBA
SEC-IRBA
SEC-SA
SFT
STC
STM
VaR

Brief Description

Authorized Institution
Additional Tier 1
Banking (Disclosure) Rules
Business indicator
Credit Conversion Factor
Central Counterparty
Counterparty Credit Risk
Countercyclical Capital Buffer
Current Exposure Method
Common Equity Tier 1
Core Funding Ratio
Collective Investment Scheme
Credit Risk Mitigation
Credit Valuation Adjustment
Exposure At Default
Encumbrance
Expected Credit Loss
Expected Positive Exposure
Fair Value through Other Comprehensive Income
Hong Kong Monetary Authority
Internal Assessment Approach
Internal loss multiplier
Internal Models (Counterparty Credit Risk) Approach
Internal Models Approach
Internal Ratings-Based Approach
Liquidity Maintenance Ratio
Leverage Ratio
Over-The-Counter
Potential Future Exposure
Public Sector Entity
Risk-Weight
Risk-Weighted Asset/ Risk-Weighted Amount
Standardised Approach (Counterparty Credit Risk)
Securitization External Ratings-Based Approach
Securitization Fall-back Approach
Securitization Internal Ratings-Based Approach
Securitization Standardised Approach
Securities Financing Transaction
Standardised (Credit Risk) Approach
Standardised (Market Risk) Approach
Value At Risk